

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on November 4, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Elizabeth Russell  
aka Sandra L. Smith, aka Sandra E. Russell, aka Sandra  
Elizabeth Puffenbarger, aka Sandra E. Herchenroeder,  
aka Sandra Elizabeth Smith, aka Sandra E. Smith, aka  
Sandy Russell  
PO Box 23  
Ladysmith, VA 22501

Case Number: 13-35999-KLP  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-0575

Attorney for Debtor(s) (name and address):

Roger C Hurwitz  
The Debt Law Group, PLLC  
Box 10  
4036 Plank Road  
Fredericksburg, VA 22407  
Telephone number: (804)921-1787

Bankruptcy Trustee (name and address):

Robert E. Hyman  
P.O. Box 1780  
Richmond, VA 23218-1780  
Telephone number: (804) 775-0979

**Meeting of Creditors**

Date: **December 5, 2013**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **March 5, 2014**

For a governmental unit: **May 5, 2014**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: February 3, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **January 8, 2014**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

Date: November 5, 2013

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Sandra Elizabeth Russell  
 Debtor

Case No. 13-35999-KLP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: alleyk  
 Form ID: B9I

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Nov 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2013.

db +Sandra Elizabeth Russell, PO Box 23, Ladysmith, VA 22501-0023  
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780  
 12069460 +America Law Group, Inc., t/a Debt Law Group, 2800 N Parham Rd, Ste 100,  
 Henrico, VA 23294-4409  
 12069463 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538  
 12069464 +Bon Secours Richmond Hlth Sys, St. Mary's Hospital, PO Box 28538, Henrico, VA 23228-8538  
 12069465 +Caroline County, Treasurer's Office, P. O. Box 431, Bowling Green, VA 22427-0431  
 12069467 Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711  
 12069469 #+Fredericksburg Motor Cars, 429 Jeff Davis Hwy, Fredericksburg, VA 22401-3142  
 12069471 +Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091  
 12069472 Rappahannock Electric Co-op, Debt Recovery Department, PO Box 7388,  
 Fredericksburg, VA 22404-7388  
 12069473 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364  
 12069475 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704  
 12069476 +Titlemax of Virginia, dba TitleMax, 5203 Jefferson Davis Highway,  
 Fredericksburg, VA 22408-2605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: rchurwitz@gmail.com Nov 06 2013 02:23:46 Roger C Hurwitz,

The Debt Law Group, PLLC, Box 10, 4036 Plank Road, Fredericksburg, VA 22407  
 12069461 +EDI: CINGMIDLAND.COM Nov 06 2013 02:18:00 AT&T, 208 S.Akard St, Dallas, TX 75202-4208  
 12069462 +EDI: CINGMIDLAND.COM Nov 06 2013 02:18:00 AT&T, attn: Bankruptcy Dep't, PO Box 755,  
 Atwater, CA 95301-0755  
 12069466 E-mail/Text: ering@cbhv.com Nov 06 2013 02:24:36 CBHV Inc, PO Box 831,  
 Newburgh, NY 12551-0831  
 12069468 +EDI: AMINFOFP.COM Nov 06 2013 02:13:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 12069470 +E-mail/Text: mmrgbk@miramedrg.com Nov 06 2013 02:24:46 Pellettieri, 991 Oak Creek Dr,  
 Lombard, IL 60148-6408  
 12069474 +E-mail/Text: bankruptcy@sw-credit.com Nov 06 2013 02:24:45 Southwest Credit Syste,  
 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2013

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2013 at the address(es) listed below:

Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net  
 Roger C Hurwitz on behalf of Debtor Sandra Elizabeth Russell rchurwitz@gmail.com,  
 courtneyjeanclay@gmail.com;2debtlawgroup@gmail.com;thedebtawgroupmail@gmail.com;algplank@gmail.com

TOTAL: 2